

3/19/13

HB 6656 An act concerning liability insurance for firearm owners.

Members of the Insurance and Real Estate Committee my name is Michael Marek and I live in Windsor Locks. I Oppose HB 6656. I ask you, why is this necessary? How will this bill prevent crime. Will criminals run right out and buy insurance to comply with this law? Or is this intended to punish law abiding citizens for exercising their 2nd Amendment rights? Firearm owners are predominantly the most responsible people in society, we have to be or we would lose our Permits to carry Pistols or Revolvers, Hunting Licenses, etc. Most of us are members of several gun rights organizations. These organizations offer a variety of insurance products which cover everything from loss or theft to liability for injury or damage, and litigation costs. I have some questions, what will be the result if insurance companies decide someone is not worth the risk to write a policy? What if insurance companies decide that the rate for the policy must be so much that it forces people to not defend their own life? We all know it is rare when the police can save someone from attack. Well this law have an exemption for police? I take issue with all laws that create a privileged class system.

I do not want to be mandated to buy an insurance policy which would only enrich bloated insurance companies, and would not address any crime problem. Some people who are for this bill will say it is necessary because you have to buy a car, and you should own firearms. The difference is that driving a car is a privilege while owning firearms is a Right guaranteed by the Bill of Rights. As a law abiding citizen, I am tired of being blamed and punished for the actions of criminals. Our legal system plea bargains their charges down, releases them early from prison, and even when they deserve the death penalty, will not put them to death. In this state instead of treating the mentally ill, we close down mental facilities. If we want a safer society, we must address the true causes of violence, and it is not law abiding gun owners. The system we have now allows people to sue each other in civil court. If I injure someone with a firearm, they can sue me and take my assets. In Ct we also have a Victims Compensation Fund to assist those who need. Both of these resources make forced liability insurance unnecessary and punitive. Law abiding gun owners are not the problem. Please do not hold us responsible for the actions of mentally ill criminals. The true solutions to this problem will be expensive for the state, but they are worth the investment.

Thank you.